UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH DAKOTA

In re:	)	Bankr. No. 11-50005
	)	Chapter 7
CORY JAMES WILLIAMS	)	
SSN/ITIN xxx-xx-7577	)	
	)	
and	)	
	)	
JENNIFER LEE WILLIAMS	)	
aka Jennifer Huckins	)	LATE NOTICE PURSUANT TO
SSN/ITIN xxx-xx-6413	)	AMENDMENT TO SCHEDULE F
	)	
Debtors.	)	

PLEASE TAKE NOTICE that the attached Notice was originally mailed to all creditors and other parties in interest. You are receiving it now because Debtors added you as a creditor or an interested party pursuant to an amendment to F filed on January 14, 2011.

PLEASE TAKE FURTHER NOTICE that, pursuant to the privacy policy of the Judicial Conference of the United States, the attached Notice contains only the last four digits of Debtors' social security numbers. You may contact Debtors' attorney, whose address and telephone number appear on the attached Notice, for Debtors' full social security numbers.

PLEASE TAKE FURTHER NOTICE that you should contact your attorney to determine whether there are matters pending that might affect your rights.

I hereby certify that on January 14, 2011, a copy of this document was either transmitted to the Bankruptcy Noticing Center for service or mailed to the parties on any attached service list.

FOR THE COURT:
FREDERICK M. ENTWISTLE
CLERK, U.S. BANKRUPTCY COURT

s/Barbara Dooley, Deputy Clerk

UNITED STATES BANKRUPTCY COURT
District of South Dakota

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 1/5/11 .

You may be a creditor of the debtor(s). **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or online using CM/ECF (contact the clerk's office for more information regarding CM/ECF). NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Debtor(s):

Cory James Williams
132 Terraville Ave
Lead, SD 57754

Jennifer Lee Williams
aka Jennifer Huckins
132 Terraville Ave
Lead, SD 57754

Case Number: 11−50005	**Social Security/Taxpayer ID Numbers:** xxx−xx−7577 xxx−xx−6413
Attorney for Debtor(s): Steven M. Christensen PO Box 583 Deadwood, SD 57732 Telephone number: (605) 578−1953	**Bankruptcy Trustee:** John S. Lovald Trustee PO Box 421 Deadwood, SD 57732 Telephone number: 605−720−7960

Meeting of Creditors:

Date: **February 22, 2011** Time: **11:00 AM** Location: **515 9th Street, Rm B16, Federal Building and US Courthouse, Rapid City, SD 57702**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Discharge of Debtor(s) *or* to Challenge Dischargeability of Certain Debts: 4/25/11

Deadline to Object to Exemptions:
Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor(s) and the property of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult an attorney to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office: 225 S. Pierre St., Room 203 Pierre, SD 57501−2463 Telephone number: 605−945−4460 www.sdb.uscourts.gov	**For the Court:** Frederick M. Entwistle Clerk of the Bankruptcy Court
Hours Open: Monday − Friday 8:00 AM − 5:00 PM	Date: 1/6/11

SEE OTHER SIDE FOR IMPORTANT EXPLANATIONS.

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor(s) by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor(s); repossessing property of the debtor(s); starting or continuing lawsuits or foreclosures; and garnishing or deducting from wages of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor(s) may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time, and location listed on the front side. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. *You therefore should not file a proof of claim at this time.* If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for doing so. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor(s) is (are) seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor(s). If you believe the debtor(s) is (are) not entitled to receive a discharge under Bankruptcy Code § 727(a) *or* that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint –– or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) –– in the bankruptcy clerk's office by the "Deadline to Object to Discharge of Debtor(s) *or* to Challenge Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor(s) is (are) permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor(s) must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe an exemption claimed by the debtor(s) is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's(s') property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. You may also review them online using CM/ECF (contact the clerk's office for more information regarding CM/ECF).
Foreign Creditors	Consult an attorney familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Debtor Identification	**Important notice to individual debtors: All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in the dismissal of your case.**

–– Refer to Other Side for Important Deadlines and Notices ––

CERTIFICATE OF NOTICE

District/off: 0869-5 User: bdool Page 1 of 1 Date Rcvd: Jan 14, 2011
Case: 11-50005 Form ID: pdf1 Total Noticed: 4

The following entities were noticed by first class mail on Jan 16, 2011.
db/db +Cory James Williams, Jennifer Lee Williams, 132 Terraville Ave, Lead, SD 57754-1123
1039439 Farmers Insurance, Payment Processing Center, P.O. Box 660066, Dallas, TX 75266-0066
1039440 Foremost Insurance, Payment Processing Center, P.O. Box 660665, Dallas, TX 75266-0665

The following entities were noticed by electronic transmission on Jan 14, 2011.
1039438 E-mail/Text: ebn@phinsolutions.com RJM Acquisitions LLC,
575 Underhill Blvd., Suite 224, Syosset, HY 11791-3416
TOTAL: 1

***** BYPASSED RECIPIENTS *****
NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 16, 2011 **Signature:** Joseph Speetjens